| Electronic Acknowledgement Receipt   |   |  |  |  |  |
|--------------------------------------|---|--|--|--|--|
| EFS ID:                              | 4711525   |  |  |  |  |
| Application Number:                  | 10815190  |  |  |  |  |
| International Application Number:    |   |  |  |  |  |
| Confirmation Number:                 | 7517  |  |  |  |  |
| Title of Invention:                  | Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system employing a risk filter routine that determines whether to selectively reject payment based upon at least one user-supplied risk parameter including a clean payment limit |  |  |  |  |
| First Named Inventor/Applicant Name: | Kathleen Tyson-Quah   |  |  |  |  |
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| Filer:                               | Steven D. Lawrenz/Anndreya Perez  |  |  |  |  |
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| Application Type:                    | Utility under 35 USC 111(a)   |  |  |  |  |

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| Document<br>Number | Document Description                                | File Name        | File Size(Bytes)/<br>Message Digest          | Multi<br>Part /.zip | Pages<br>(if appl.) |  |  |
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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.